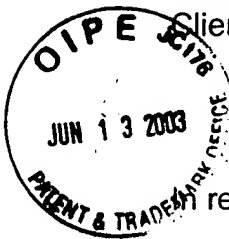


Docket No.: 3350-0030  
File No.: 1158.41323X00  
Client No.: Quickremit

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Application of

Ravi Ganesan

Art Unit: 3627

Application S/N: 09/298,889

Examiner: Elaine L. Gort

Filed: April 26, 1999

For: ELECTRONIC BILL PRESENTMENT AND/OR PAYMENT CLEARINGHOUSE

AMENDMENT UNDER 37 CFR §1.111

Honorable Assistant Commissioner  
for Patents  
Washington, DC 20231

Sir:

In response to the Official Action dated March 10, 2003, the time for response to which is extended one (1) month, up to and including July 10, 2003, please amend the above referenced application as follows.

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JUN 19 2003

IN THE CLAIMS

**GROUP 3600**

Please cancel withdrawn claims 1, 5-6, 18, 21, 24-25 and 28.

Please add the following new claims:

29. (NEW) An electronic payment network having a plurality of different payers and a plurality of different payees, each one of the plurality of different payees having a different one of a plurality of deposit accounts, and comprising:

a communications network;

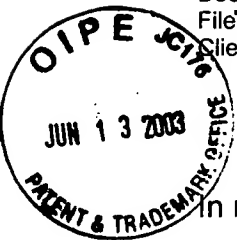
a first plurality of network stations, representing the plurality of different payers, configured to transmit instructions, via the communications network, to make payments to the plurality of different payees;

a central network station configured to receive the transmitted instructions via the

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33627



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Ravi Ganesan

Art Unit: 3627

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Filed: April 26, 1999

For: ELECTRONIC BILL PRESENTMENT AND/OR PAYMENT CLEARINGHOUSE

Honorable Assistant  
Commissioner  
for Patents  
Washington, DC 20231

Sir:

Transmitted herewith is an Amendment Under 37 CFR §1.111 in the above-identified application.

- ☐ No additional fee is required.
- ☐ Also attached

The fee has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	14	20	0	x \$18 =	\$0
Independent Claims	3	4	0	x \$84 =	\$0
Petition for Extension of Time for one month					\$110.00
TOTAL FEE DUE					\$110.00

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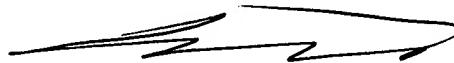
GROUP 3600

[X] A Credit Card Payment form in the amount of \$110.00 is attached

[X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

ANTONELLI, TERRY, STOUT AND KRAUS



Alfred A. Stadnicki  
Registration No. 30,226



20457

PATENT TRADEMARK OFFICE

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Date: June 13, 2003